

In re:
Alonzo Workman
Darlene Workman
Debtors

Case No. 22-12357-pmm
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Jul 15, 2024

User: admin
Form ID: 318

Page 1 of 4
Total Noticed: 46

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 17, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Alonzo Workman, Darlene Workman, 5729 Springfield Avenue, Philadelphia, PA 19143-5225
14719499	+ Centers for Medicare & Medicaid Services, 7500 Security Blvd., Baltimore, MD 21244-1849
14719500	+ Cibik Law, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102-3518
14719510	Hon. Merrick B. Garland, U.S. Department of Justice (HHS), 950 Pennsylvania Avenue, NW, Washington, DC 20503-0001
14719513	+ Jennifer Arbittier Williams, U.S. Attorney's Office (HHS), 615 Chestnut Street, Suite 1250, Philadelphia, PA 19106-4404
14719514	+ Novitas Solutions, PO Box 3385, Mechanicsburg, PA 17055-1840
14719516	PA Dept. of Revenue, Bankruptcy Division, Bureau of Compliance, P.O. Box 280946, Harrisburg, PA 17120-0946
14719520	+ Philadelphia Traffic Court, Hon. Gary Glazer, 800 Spring Garden Street, Philadelphia, PA 19123-2616
14719525	+ U.S. Dep't of Health and Human Services, General Counsel, 200 Independence Avenue, S.W., Washington, DC 20201-0004
14719526	++ VELOCITY PORTFOLIO GROUP INC, 1800 RT 34 NORTH, BLDG 3 SUITE 305, WALL NJ 07719-9146 address filed with court:, Velocity Investments, Llc, Attn: Bankruptcy, 1800 Route 34N, Suite 305, Wall, NJ 07719

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QLEFELDMAN.COM	Jul 16 2024 03:50:00	LYNN E. FELDMAN, Lynn E. Feldman, Trustee, 2310 Walbert Ave, Ste 103, Allentown, PA 18104-1360
smg	Email/Text: megan.harper@phila.gov	Jul 15 2024 23:56:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Jul 16 2024 03:50:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 15 2024 23:56:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14719497	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Jul 15 2024 23:56:00	Aspire Credit Card, Attn: Bankruptcy, PO Box 105555, Atlanta, GA 30348-5555
14719501	Email/Text: megan.harper@phila.gov	Jul 15 2024 23:56:00	City of Philadelphia, Bankruptcy Unit, 15th Floor, 1515 Arch Street, Philadelphia, PA 19102
14739648	Email/Text: megan.harper@phila.gov	Jul 15 2024 23:56:00	Water Revenue Bureau, c/o City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14719498	+ EDI: CAPITALONE.COM	Jul 16 2024 03:50:00	Capital One, Attn: Bnakruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
14723089	+ EDI: AIS.COM	Jul 16 2024 03:50:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

District/off: 0313-2

User: admin

Page 2 of 4

Date Rcvd: Jul 15, 2024

Form ID: 318

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14732639	+ EDI: AIS.COM	Jul 16 2024 03:50:00	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14719502	+ Email/Text: bankruptcy@philapark.org	Jul 15 2024 23:56:00	City of Philadelphia, Parking Violation Branch, PO Box 41819, Philadelphia, PA 19101-1819
14719503	+ EDI: WFNNB.COM	Jul 16 2024 03:50:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14719504	+ Email/PDF: creditonebknotifications@resurgent.com	Jul 16 2024 00:01:37	Credit One Bank, Attn: Bankruptcy Department, PO Box 98873, Las Vegas, NV 89193-8873
14719506	Email/Text: bankruptcycourts@equifax.com	Jul 15 2024 23:56:00	Equifax, P.O. Box 740241, Atlanta, GA 30374
14719505	^ MEBN	Jul 15 2024 23:49:33	Edgepark, 1810 Summit Commerce Park, Twinsburg, OH 44087-2377
14719507	^ MEBN	Jul 15 2024 23:49:23	Experian, Profile Maintenance, P.O. Box 9558, Allen, Texas 75013-9558
14719508	+ EDI: BLUESTEM	Jul 16 2024 03:50:00	Fingerhut, Attn: Bankruptcy, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
14719509	+ EDI: AMINFOFP.COM	Jul 16 2024 03:50:00	First Premier Bank, Attn: Bankruptcy, PO Box 5524, Sioux Falls, SD 57117-5524
14729604	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Jul 15 2024 23:56:00	Hyundai Capital America DBA Hyundai Motor Finance, P.O. Box 20809, Fountain Valley, CA 92728-0809
14719511	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Jul 15 2024 23:56:00	Hyundai Motor Finance, Attn: Bankruptcy, PO Box 20829, Fountain Valley, CA 92728-0829
14719512	EDI: IRS.COM	Jul 16 2024 03:50:00	I.R.S., P.O. Box 7346, Philadelphia, PA 19101-7346
14727454	EDI: JEFFERSONCAP.COM	Jul 16 2024 03:50:00	Jefferson Capital Systems LLC, PO Box 7999, St Cloud MN 56302-9617
14721474	Email/PDF: resurgentbknotifications@resurgent.com	Jul 16 2024 00:01:24	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14719515	+ EDI: AGFINANCE.COM	Jul 16 2024 03:50:00	OneMain Financial, Attn: Bankruptcy, PO Box 3251, Evansville, IN 47731-3251
14730238	+ Email/Text: bankruptcygroup@peco-energy.com	Jul 15 2024 23:56:00	PECO, 2301 Market Street, 04 NW, Philadelphia, PA 19103-1380
14719518	^ MEBN	Jul 15 2024 23:49:30	PGW, Legal Dept. 4th Floor, 800 W. Montgomery Avenue, Philadelphia, PA 19122-2806
14734075	EDI: PRA.COM	Jul 16 2024 03:50:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14719517	Email/Text: bankruptcygroup@peco-energy.com	Jul 15 2024 23:56:00	Peco Energy, 2301 Market Street # N 3-1, Legal Department, Philadelphia PA 19103-1338
14719519	+ Email/Text: bankruptcy@philapark.org	Jul 15 2024 23:56:00	Philadelphia Parking Authority, Bankruptcy Department, 701 Market Street, Philadelphia, PA 19106-1538
14728141	+ EDI: JEFFERSONCAP.COM	Jul 16 2024 03:50:00	Premier Bankcard, LLC, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud MN 56302-7999
14734606	EDI: Q3G.COM	Jul 16 2024 03:50:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14730606	EDI: Q3G.COM	Jul 16 2024 03:50:00	Quantum3 Group LLC as agent for, Galaxy International Purchasing LLC, PO Box 788, Kirkland, WA 98083-0788
14719522	Email/Text: bankruptcy@springoakscapital.com	Jul 15 2024 23:56:00	Spring Oaks Capital, Llc, Attn: Bankruptcy, P.O. Box 1216, Chesapeake, VA 23327

District/off: 0313-2

User: admin

Page 3 of 4

Date Rcvd: Jul 15, 2024

Form ID: 318

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14719521	+ Email/Text: ssa.bankruptcy@ssa.gov	Jul 15 2024 23:56:00	Social Security Administration, 300 Spring Garden Street, Philadelphia, PA 19123-2924
14736276	Email/Text: bankruptcy@springoakscapital.com	Jul 15 2024 23:56:00	Spring Oaks Capital SPV, LLC., P. O. Box 1216, Chesapeake, VA 23327-1216
14719523	+ EDI: SYNC	Jul 16 2024 03:50:00	Synchrony Bank/JCPenney, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14719524	Email/Text: DASPUBREC@transunion.com	Jul 15 2024 23:56:00	Trans Union Corporation, Public Records Department, 555 West Adams Street, Chicago, IL 60661
14719526	Email/Text: dispute@velocityrecoveries.com	Jul 15 2024 23:56:00	Velocity Investments, Llc, Attn: Bankruptcy, 1800 Route 34N, Suite 305, Wall, NJ 07719

TOTAL: 38

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 17, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 15, 2024 at the address(es) listed below:

Name	Email Address
DAVE P. ADAMS	on behalf of U.S. Trustee United States Trustee dave.p.adams@usdoj.gov
KENNETH E. WEST	on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com
LYNN E. FELDMAN	trustee.feldman@rcn.com lfeldman@ecf.axosfs.com
MICHAEL A. CIBIK	on behalf of Debtor Alonzo Workman help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.com;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
MICHAEL A. CIBIK	on behalf of Joint Debtor Darlene Workman help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.com;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
MICHAEL I. ASSAD	on behalf of Joint Debtor Darlene Workman help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.com;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
MICHAEL I. ASSAD	on behalf of Debtor Alonzo Workman help@cibiklaw.com

District/off: 0313-2

User: admin

Page 4 of 4

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noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.com;
cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 8

Information to identify the case:

Debtor 1	<u>Alonzo Workman</u>	Social Security number or ITIN	xxx-xx-2246
	First Name Middle Name Last Name	EIN	-- --
Debtor 2	<u>Darlene Workman</u>	Social Security number or ITIN	xxx-xx-2128
(Spouse, if filing)	First Name Middle Name Last Name	EIN	-- --
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 22-12357-pmm			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Alonzo Workman

Darlene Workman
aka Darlene Shaw

7/15/24

By the court: Patricia M. Mayer
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.